

## **Application Assistance**

The Senior Health Information and Insurance Education Program (SHIINE) has volunteers trained to assist you free of charge. Your local SHIINE volunteer would be happy to help you fill out your Medicare Savings Program & Insurance education application. These volunteers can also offer you counseling and assistance regarding Medicare.

### A SHIINE volunteer can help with:

- Medicare questions.
- Medicare supplemental insurance.
- Medicare prescription drug coverage.
- ✓ Long-term care insurance.
- Medicare+Choice options.
- Presenting to your local senior center.

#### **Contact Information:**

- ✓ Eastern South Dakota: 1-800-536-8197
- ✓ Western South Dakota: 1-877-286-9072
- ✓ Central South Dakota: 1-877-331-4834

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# Medicare Savings Program

You could save \$1,198 a year in Medicare expenses!



A program administered by the Department of Social Services

# Step 1

The Medicare Savings Program can put money back into your pocket.

The Medicare Savings
Program can save people with
Medicare up to \$1,198 each year.
Lots of people have applied for this
program and now receive \$1,198
more in their Social Security checks
each year. Many people use the
extra money to help pay for living
expenses or prescription drugs.

Many people could receive this assistance, but they don't because they have not applied. You may be one of these people, see Step 2 for further information.

## Step 2

You could apply to receive this assistance if you answer "YES" to the following three questions.

1. Do you have or are you entitled to Medicare "Part A," also known as hospital insurance? If you are unsure about question 1, look on your red, white and blue Medicare insurance card. Or you can call Social Security at 1-800-633-4227 to ask. If you have or are entitled to Medicare Part A, go on to question 2 because the Medicare Savings Program may pay the Medicare Part A and/or Part B premium for you.

- 2. Are you an individual with a monthly income of less than \$1,277\* or a couple with a monthly income of less than \$1,723\*?
- 3. Are you an individual with savings of \$6,940 or less or a couple with savings of \$10,410 or less?

Savings include things like money in a checking or savings account, as well as stocks or bonds. When you are figuring out your savings, do NOT include your home, one car per couple used for transportation, burial plots, up to \$1,500 for burial expenses, or a limited amount in

an irrevocable burial trust.

\*Income limits for 2012 include a \$20 monthly income disregard.

\*Income and savings limits may change slightly in 2013.

### Step 3

Call to get more information.

Get the most out of Medicare by taking advantage of the Medicare Savings Program.



It is very important to call if you think you qualify for any of these savings, even if you are unsure.

Call your local Department of Social Services office. When you call, ask for a benefits specialist to discuss the Medicare Savings Program or call toll-free at 1-877-999-5612.

Hearing-impaired people using TTY/TDD should call 1-877-486-2048.

Online information:

Department of Social Services: www.dss.sd.gov

Local Office Information: www.dss.sd.gov/offices

Medicare Savings Program Information: www.dss.sd.gov/medicaleligibility/medicarerecipients/index.asp